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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5	In re application of:	Tara Chand Singhal)
10	Serial No:	10/046,834) Art Unit) 3628
	Filed:	01/15/2002)
	For:	A PRIVATE AND SECURE PAYMENT SYSTEM))
15	Examiner:	OVEBISI, OJO O.)
	Attorney Docket:	11195.37)

AMENDMENT AND RESPONSE TO OFFICE ACTION

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Commissioner for Patents P O Box 1450, Alexandria, VA 22313-1450

25 Sir:

This amendment and response is to the Office Action dated September 19, 2007 having a shortened statutory period for response of three month set to expire on December 19, 2007. This amendment and response is timely filed within the statutory period. Please amend the above-captioned patent application as set forth below.

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The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

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CERTIFICATE OF MAILING UNDER 37 CFR §1.8

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